

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: RHONDA YVETTE GARRETT	§	Case No. 1:17-bk-02303
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/01/2017.
- 2) The plan was confirmed on 01/18/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/12/2018, 03/11/2019, 08/14/2019.
- 5) The case was dismissed on 11/01/2019.
- 6) Number of months from filing or conversion to last payment: 25.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 6,415.46	
Less amount refunded to debtor(s)	\$ 180.32	
NET RECEIPTS		\$ 6,235.14

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 425.71	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,925.71
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JAMES P. SHEPPARD, ESQUIRE	Lgl	0.00	NA	NA	3,500.00	0.00
CAPITAL REGION WATER	Sec	4,261.60	5,473.62	5,473.62	1,028.06	0.00
WELTMAN WEINBERG & REIS	Uns	946.12	946.12	946.12	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	599.11	410.09	410.09	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	113.29	113.29	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,244.45	1,244.45	0.00	0.00
DEPARTMENT OF EDUCATION	Uns	22,352.96	21,671.50	21,671.50	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,049.71	1,020.03	1,020.03	0.00	0.00
PORTFOLIO RECOVERY	Uns	545.35	529.94	529.94	0.00	0.00
PORTFOLIO RECOVERY	Uns	472.42	455.01	455.01	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,376.66	1,337.73	1,337.73	0.00	0.00
PORTFOLIO RECOVERY	Uns	268.86	268.86	268.86	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	787.19	787.19	0.00	0.00
ECMC	Uns	0.00	30,278.11	30,278.11	0.00	0.00
SOCIAL SECURITY	Uns	6,210.00	6,142.60	6,142.60	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	94.89	94.89	0.00	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
CITY OF HARRISBURG	Sec	960.06	960.06	960.06	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AIRGAS	Uns	0.00	NA	NA	0.00	0.00
FAY SERVICING, LLC	Sec	54,084.29	66,199.49	66,199.49	1,281.37	0.00
CAPITAL TAX COLLECTION	Uns	411.00	NA	NA	0.00	0.00
CFNA/MONRO	Uns	1,182.18	NA	NA	0.00	0.00
PA L&I	Uns	2,209.00	NA	NA	0.00	0.00
CREDITONE BANK	Uns	1,197.76	NA	NA	0.00	0.00
DIRECT LOAN SERVICING	Uns	16,840.66	NA	NA	0.00	0.00
GE CAPITAL PAYPAL	Uns	533.80	NA	NA	0.00	0.00
GE CAPITAL WALMART	Uns	1,767.45	NA	NA	0.00	0.00
JCP	Uns	1,287.43	NA	NA	0.00	0.00
MARINER	Uns	5,549.29	NA	NA	0.00	0.00
PAYDAY	Uns	1,021.61	NA	NA	0.00	0.00
PLAIN GREEN LOANS	Uns	827.25	NA	NA	0.00	0.00
MCSHANE FIRM LLC	Uns	700.00	NA	NA	0.00	0.00
VICTORIA SECRETS	Uns	1,567.72	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 66,199.49	\$ 1,281.37	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 6,433.68	\$ 1,028.06	\$ 0.00
TOTAL SECURED:	\$ 72,633.17	\$ 2,309.43	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 65,299.81	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,925.71	
Disbursements to Creditors	\$ 2,309.43	
TOTAL DISBURSEMENTS:		\$ 6,235.14

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/10/2020

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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